

Form plncf13 – ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-11380-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuel H. Neto 367 Nottingham Way Union, NJ 07083	Catherine V. Padinha-Neto 367 Nottingham Way Union, NJ 07083
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Social Security No.:

xxx-xx-9102	xxx-xx-7209
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Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 4, 2020.

Dated: December 4, 2020  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Emanuel H. Neto  
Catherine V. Padinha-Neto  
Debtor(s)

Case No. 19-11380-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Dec 04, 2020

User: admin  
Form ID: plncf13

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Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
518038549	+ 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517982555	AT& T Mobility, Po Box 537104, Dillard, GA 30537-1040
517982553	+ Apotheker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496
517982556	+ Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517982557	+ Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517982558	+ Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305
517982566	+ Citibank, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040
517982565	+ Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517982564	+ Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518158016	+ Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517982567	+ Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982582	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALON MO 63368-2222 address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517982570	+ EZ Pass, 375 McCarter Highway, Newark, NJ 07114-2563
517982569	EZ Pass, Po Box 52003, Newark, NJ 07101-8203
517982571	+ HSBC, PO Box 2013, Buffalo, NY 14240-2013
517982572	+ Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015
517982573	+ Lab Corp Of America Holdings, Po Box 2240, Burlington, NC 27216-2240
517987720	+ MOHELA, Attn: Ascendum Education Solutions, PO Box 8961, Madison, WI 53708-8961
517982575	+ MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
518585336	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517982581	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
517995461	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
517982583	+ Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690
518147000	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517982584	+ Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 04 2020 22:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 04 2020 22:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517982551	+ Email/Text: bankruptcynotice@1fbusa.com	Dec 04 2020 22:33:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
517982554	+ Email/Text: g20956@att.com	Dec 04 2020 22:34:00	AT& T Mobility, Po Box 6463, Carol Stream, IL 60197-6463

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518130174	+ Email/Text: g20956@att.com	Dec 04 2020 22:34:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517982552	+ Email/Text: ally@ebn.phinsolutions.com	Dec 04 2020 22:30:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518041450	Email/Text: ally@ebn.phinsolutions.com	Dec 04 2020 22:30:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518134953	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2020 01:18:02	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518021846	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 01:26:09	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982559	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 05 2020 01:25:26	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518007402	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 05 2020 01:18:31	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982561	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 05 2020 01:17:04	Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492
517982560	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 05 2020 01:17:04	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
517982562	+ Email/Text: bankruptcy@cavps.com	Dec 04 2020 22:33:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
518064816	+ Email/Text: bankruptcy@cavps.com	Dec 04 2020 22:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517982568	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 04 2020 22:32:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518157701	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2020 22:32:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518568384	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 04 2020 22:31:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517982563	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 05 2020 01:16:53	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518028221	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 04 2020 22:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517982574	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 04 2020 22:33:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517982576	+ Email/Text: cedwards@ncsplus.com	Dec 04 2020 22:31:00	NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
518066281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 01:17:40	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518158834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 01:26:08	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518066277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 01:35:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518068957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 01:34:59	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517982577	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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518154457	+ Email/Text: bncmail@w-legal.com	Dec 05 2020 01:35:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518149630	+ Email/PDF: gecsed@recoverycorp.com	Dec 04 2020 22:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517982578	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 01:33:49	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517983666	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 01:24:40	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517982579	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 01:24:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517982580	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 01:24:26	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518136768	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 05 2020 01:33:48	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517982585	+ Email/Text: bankruptcynotice@westlakefinancial.com	Dec 04 2020 22:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518050164	+ Email/Text: bankruptcynotice@westlakefinancial.com	Dec 04 2020 22:33:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
			Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518038552	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038553	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038554	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038555	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038556	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038557	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038558	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038559	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038561	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038562	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038563	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038564	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038565	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038566	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038567	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038568	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038569	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038570	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038571	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038572	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038573	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038574	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038550	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518066302	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518585337	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

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TOTAL: 0 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services jschwartz@mesterschwartz.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Joint Debtor Catherine V. Padinha-Neto Fitz2Law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Emanuel H. Neto Fitz2Law@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 9